

Application No. 09/665,919

IN THE CLAIMS

Please amend the claims as follows.

1 Claims 1-30 (Previously canceled).

1 Claims 31-37 (Previously canceled).

1 Claims 38-72 (Previously canceled).

1 73. (Withdrawn) A method for executing a financial transaction,
2 comprising:
3 in a first part of the transaction, a third-party financial management system
4 executing a debit transaction with a first financial institution;
5 the third-party system holding the funds from the debit transaction in an
6 intermediate account owned by the third-party system at a third financial institution;
7 and
8 in a second part of the transaction, the third-party system executing a credit
9 transaction with a second financial institution to deposit the funds in an account at the
10 second financial institution.

1 74. (Withdrawn) The method of claim 73, wherein the first account and the
2 second account are commonly owned.

1 75. (Withdrawn) The method of claim 73, wherein the financial transaction
2 comprises:
3 opening a new account at the second financial institutions; and
4 funding the new account with the funds from the debit transaction.

Application No. 09/665,919

1 76. (Previously presented) A method for executing a funds transfer in
2 response to a user input, the method comprising:
3 in a first transaction, a third-party financial management system executing a
4 debit transaction with a first financial institution, comprising withdrawing funds from a
5 first account owned by the user at the first financial institution;
6 the third-party system holding the funds from the debit transaction in an
7 intermediate account owned by the third-party system; and
8 in a second transaction, the third-party system executing a credit transaction
9 with a second financial institution, comprising depositing the funds in a second account
10 owned by the user at the second financial institution.

1 77. (Withdrawn) A method for executing a funds transfer in response to a
2 user input, the method comprising:
3 in a first transaction, a third-party financial management system executing a
4 debit transaction with a first financial institution, comprising withdrawing funds from a
5 first account owned by the user at the first financial institution;
6 the third-party system holding the funds from the debit transaction in an
7 intermediate account owned by the third-party system; and
8 in a second transaction, the third-party system executing a credit transaction
9 with a second financial institution, comprising depositing the funds in a second account
10 at the second financial institution, wherein the second account is owned by someone
11 other than the user.

1 78. (Withdrawn) A method for executing financial transactions, the method
2 comprising:
3 a financial management system maintaining customer information for a
4 plurality of customers, the customer information for each of the plurality of customers
5 comprising,
6 customer identification information; and

Application No. 09/665,919

7 account identification information for each of a plurality of customer
8 accounts at each of the plurality of financial institutions;
9 a customer communicating with the financial management system to initiate a
10 financial transaction involving at least two different financial institutions of the
11 plurality of financial institutions; and
12 the financial management system executing the financial transaction,
13 comprising,
14 in a first part of the financial transaction, a third-party financial
15 management system executing a debit transaction with a first financial institution;
16 the third-party system holding the funds from the debit transaction in an
17 intermediate account owned by the third-party system at a third financial institution;
18 and
19 in a second part of the financial transaction, the third-party system
20 executing a credit transaction with a second financial institution to deposit the funds in
21 an account at the second financial institution.

1 79. (Withdrawn) The method of claim 78, further comprising the financial
2 management system updating the customer information after executing the financial
3 transaction.

1 80. (Withdrawn) The method of claim 78, further comprising the financial
2 management system maintaining financial institution information for each of a
3 plurality of financial institutions, the financial institution information for each of the
4 plurality of financial institutions comprising:
5 financial institution identification information;
6 American Banking Association information;
7 routing information;
8 account offering information;
9 personal access number (PAN); and

Application No. 09/665,919

10 account interest rate information.

1 81. (Withdrawn) The method of claim 80, wherein the customer
2 information for each of the plurality of customers further comprises active accounts
3 and account balances, and wherein the method further comprises:
4 the financial management system analyzing active accounts for a customer,
5 comprising determining whether there is a more favorable allocation of at least one of
6 assets and debts for the customer;
7 the financial management system making a recommendation to the customer
8 based on the analysis; and
9 receiving an instruction from the user to automatically execute the
10 recommendation.

1 82. (Withdrawn) The method of claim 81, wherein the customer
2 information for each of the plurality of customers further comprises customer
3 preferences, the customer preferences comprising:
4 requirements for one or more of the plurality of customer accounts at each of
5 the plurality of financial institutions, comprising a minimum balance and a maximum
6 balance, and a maximum number of transactions per time period;
7 a manner in which accounts should be analyzed by the financial management
8 system; and
9 types of recommendations the customer prefers to receive from the financial
10 management system.

1 83. (Withdrawn) The method of claim 81, further comprising the financial
2 management system:
3 automatically determining one or more transactions to be executed in order to
4 comply with the customer preferences; and
5 automatically executing the one or more transactions.

Application No. 09/665,919

1 84. (Previously presented) A financial management system, comprising,
2 at least one interface coupling the financial management system with a plurality
3 of financial institutions; and
4 at least one user interface for receiving user input to initiate financial
5 transactions, wherein in response to user input, the financial management system is
6 configured to,
7 communicate with a first one of the plurality of financial institutions to
8 execute a debit transaction, comprising withdrawing funds from a first account owned
9 by the user at the first financial institution;
10 hold the funds from the debit transaction in an intermediate account
11 owned by the financial management system; and
12 communicate with a second one of the plurality of financial institutions
13 to execute a credit transaction comprising depositing the funds in a second account
14 owned by the user at the second financial institution.

1 85. (Previously presented) The system of claim 84, wherein the at least one
2 interface is coupled to at least one of a group selected from:
3 at least one of the plurality of financial institutions directly;
4 a payment processor that is coupled to at least one of the plurality of financial
5 institutions directly; and
6 at least one payment network.

1 86. (Previously presented) The system of claim 85, wherein the at least one
2 payment network comprises:
3 one payment network with which the financial management system
4 communicates to execute a debit portion of the financial transaction; and
5 another payment network with which the financial management system
6 communicates to execute a credit portion of the financial transaction.

Application No. 09/665,919

1 87. (Withdrawn) A computer-readable medium storing instructions which,
2 when executed by a processor, cause a system to perform a method for executing a
3 financial transaction, the method comprising:
4 in a first part of the transaction, a third-party financial management system
5 executing a debit transaction with a first financial institution;
6 the third-party system holding the funds from the debit transaction in an
7 intermediate account owned by the third-party system at a third financial institution;
8 and
9 in a second part of the transaction, the third-party system executing a credit
10 transaction with a second financial institution to deposit the funds in an account at the
11 second financial institution.

1 88. (Withdrawn) The computer-readable medium of claim 87, wherein the
2 first account and the second account are commonly owned.

1 89. (Withdrawn) The computer-readable medium of claim 87, wherein the
2 financial transaction comprises:
3 opening a new account at the second financial institutions; and
4 funding the new account with the funds from the debit transaction.